

| <b>Notice of Allowability</b> | <b>Application No.</b> | <b>Applicant(s)</b> |  |
|-------------------------------|------------------------|---------------------|--|
|                               | 09/683,944             | PARMELEE ET AL.     |  |
|                               | <b>Examiner</b>        | <b>Art Unit</b>     |  |
|                               | Kambiz Abdi            | 3621                |  |

-- **The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to Juy 11, 206.
2.  The allowed claim(s) is/are 17-20 (Renumbered 1-4).
3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All    b)  Some\*    c)  None    of the:
    1.  Certified copies of the priority documents have been received.
    2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1.  Notice of References Cited (PTO-892)
2.  Notice of Draftsperson's Patent Drawing Review ( PTO-948)
3.  Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5.  Notice of Informal Patent Application
6.  Interview Summary (PTO-413),  
Paper No./Mail Date 11-10-09 .
7.  Examiner's Amendment/Comment
8.  Examiner's Statement of Reasons for Allowance
9.  Other \_\_\_\_\_.

KAMBIZ ABDI  
PRIMARY EXAMINER

Art Unit: 3621

## DETAILED ACTION

1. Prior office actions are incorporated in this office action by reference.
  - Claim 17 has been amended.
  - Claims 1-16 have been canceled.
  - Claims 17-20 are allowed.
2. The rejections under 112, 2<sup>nd</sup> paragraph have been withdrawn based on the amendments to the claims as well as cancellation of other claims.

### ***Examiner's Amendment***

3. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.
4. Authorization for this examiner's amendment was given in a telephone interview with attorney Christopher L. Parmelee on November 1, 2006.
5. The examiner under agreement by the attorney representing the applicant has amended independent claim 17 and has canceled claims 1-16.
6. The claims in the application has been amended as follow:
  17. A method comprising:
    - a) generating through operation of at least one computer, a plurality of private keys and for each private key, a corresponding public key;
    - b) storing data corresponding to each of the private keys generated in (a) in at least one data storage through operation of at least one computer, wherein the data corresponding to each private key is stored in correlated relation with data representative of at least one of an individual and a financial account identifying number associated with a respective individual;

Art Unit: 3621

c) providing at least one card to each of a plurality of individuals, wherein each card includes machine readable data corresponding to at least one of an individual to whom the card is provided and a financial account identifying number associated with the individual to whom the card is provided;

d) operating one of a plurality of automated transaction machines (ATMs) to: (i) read data from a card presented by one of the plurality of individuals to the one machine; (ii) display a visual representation of an electronic document through at least one output device in operative connection with the one machine; and (iii) cause the electronic document to be digitally signed using a private key retrieved from the at least one data storage responsive to the data read from the card, through communication between the one machine and at least one remote server in operative connection with the at least one data storage, wherein each of the automated transaction machines is operative to communicate with the at least one remote server.

***Allowable Subject Matter***

7. Claims 17-20 are allowed over the prior art of record.
8. The following is an examiner's statement of reason for allowance:

Prior art of records;

U.S. Patent No. 5,943,423 to Sead Muftic is directed towards Smart token technology, using a smart card, PCMCIA card or any other medium containing storage or processing capability is used to facilitate a variety of secure business transactions, including those, which might occur over an unsecured network such as the Internet. Application programs can obtain a variety of smart token services using a common application-programming interface. Applications of the smart token technology to electronic ash, banking, credit, computer and network access, software distribution, medical handling and issuance of credentials are presented.

U.S Patent No. 6,895,386 to Richard Bachman et al. is directed towards a method and system to provide incentives to credit card and other financial transaction media customers, which encourage the customers to use their credit cards or other financial transaction media over money and the credit cards

Art Unit: 3621

of other financial institutions. Additionally it relates to an automatic teller machine/customer access terminal (ATM/CAT) card, which the ATM/CAT card contains the name of the issuing financial institution, the issuing institution's company logo, the name of the customer, the card number, a designation that it is an ATM/CAT card and logos or other identifiers indicating which ATM/CAT networks accept this type of card.

9. In regards to independent claim 17 the closest prior art of record when taken either individually or in combination with other prior arts of record fails to teach or fairly suggest the step of;

operating one of a plurality of automated transaction machines (ATMs) to: (i) read data from a card presented by one of the plurality of individuals to the one machine; (ii) display a visual representation of an electronic document through at least one output device in operative connection with the one machine; and (iii) cause the electronic document to be digitally signed using a private key retrieved from the at least one data storage responsive to the data read from the card, through communication between the one machine and at least one remote server in operative connection with the at least one data storage, wherein each of the automated transaction machines is operative to communicate with the at least one remote server.

10. The above step comprises of displaying a digital document over and ATMs output device such as a monitor and electronically signing such digital document via the ATM machine input system by employing a smart card a server and public/private keys that are obtained via a financial account in relationship with the key that is used in signing of the digital document via a communication link that connects the smart card via the card reader, the server and the data storage.

11. Claims 18-20 are dependent upon independent claim 17, thus they all have the limitations of independent claim 17. Therefore, they are allowable for that same reason stated above.

#### ***Conclusion***

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the examiner should be directed to **Kambiz Abdi** whose

Art Unit: 3621

telephone number is **(571) 272-6702**. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **Andrew Fischer** can be reached at **(571) 272-6779**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see

<http://portal.uspto.gov/external/portal/pair>

Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Any response to this action should be mailed to:

**Commissioner of Patents and Trademarks  
Washington, D.C. 20231**

or faxed to:

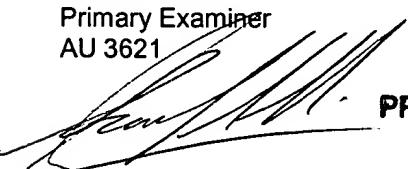
**(571) 273-8300** [Official communications; including After Final communications labeled "Box AF"]

**(571) 273-6702** [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to the Examiner in the

**Knox Building, 50 Dulany St. Alexandria, VA.**

**Kambiz Abdi**  
Primary Examiner  
AU 3621

  
**KAMBIZ ABDI**  
**PRIMARY EXAMINER**

November 10, 2006